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OFFICIAL

FAX RECEIVED
AUG 19 2003
GROUP 3600

WASYLCHAK, STEVEN R
Examiner
USPTO
Art Unit 3624
FAX: 703-872-9326

Dear Sir,

RE: SECOND PRELIMINARY ADMENDMENTS

The Title of the Invention: Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

The Name of the Inventor: Khai Hee Kwan
Customer Number : 23336 Application Number: 09/922,489

With your permission, please enter the second preliminary claims amendments as attached page 1-6 for the above application labeled as Appendix 1. This amendments requires the cancellation of claims 1-29 and adding claims 30-59. We apologize for this unforeseeable inconvenience.

Thanks and regards


Khai Hee Kwan

Email: khkwan@yahoo.com

Enclosed : Page 1-6 of MARKED Amendments for claims

Dated: 18 AUGUST 2003

Total pages faxed 7 including this page.